

Listing of Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

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1. (currently amended) A computer-implemented method for managing risk related to a financial transaction, the method comprising:

receiving into a computer storage informational data from an information source;

tagging the informational data in the computer storage with an indicator of the information source;

receiving into the computer storage a financial transaction risk variable;

associating the informational data from an information source to the financial transaction risk variable with a processor operatively attached to a computer storage;

transmitting via a transmission medium and a communication network the informational data associated with the financial transaction risk variable; and

transmitting via a transmission medium and a communication network a link to the information source.
 2. (currently amended) A computer-implemented method for managing risk related to a financial transaction, the method comprising:

receiving into a computer storage informational data related to a financial transaction risk variable;

receiving into the computer storage a list containing one or more financial transaction risk variables;

associating with a processor operatively attached to a computer storage the informational data with the financial transaction risk variable;

transmitting via a transmission medium and a communication network the informational data associated with the financial transaction risk variable;

receiving into the computer storage an update of the informational data related to a financial transaction risk variable; and

transmitting via the transmission medium and a communication network the updated informational data associated with the financial transaction risk variable.

3. (currently amended) The method of claim 1 or 2 additionally comprising the step of generating with the computer processor operatively attached to the computer storage a risk quotient and a suggested action responsive to the risk quotient, the risk quotient comprising at least one of a scaled numeric value and a scaled alphanumeric value.
4. (currently amended) The method of claim 3 additionally comprising the steps of:
- storing the information received, the risk quotient and the suggested action into the computer storage; and generating with the computer processor a diligence report referencing the stored information.
5. (original) The method of claim 4 wherein the diligence report comprises the information received relating to details of the financial transaction and actions taken responsive to the risk quotient.
6. (original) The method of claim 4 wherein the suggested action is additionally responsive to the information received.
7. (original) The method of claim 4 wherein the suggested actions are directed towards reducing risk related to a financial transaction with international exposure.
8. (original) The method of claim 4 wherein the suggested action comprises refusing to perform a transaction.

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9. (original) The method of claim 4 wherein the suggested action comprises blocking acceptance of an account.
 10. (original) The method of claim 4 wherein the suggested action comprises notifying an authority.
 11. (original) The method of claim 1 or 2 wherein the risk variable comprises the identity of an entity involved in the transaction.
 12. (original) The method of claim 1 or 2 wherein the information received is received electronically.
 13. (original) The method of claim 3 additionally comprising the step of aggregating risk quotients relating to a financial institution to assess a level of identified risk to which the financial institution is exposed.
 14. (original) The method of claim 3 additionally comprising the step of calculating an average risk quotient associated with a transaction.
 15. (original) The method of claim 1 or 2 wherein the financial transaction comprises opening a financial account.
 16. (original) A computerized system for managing risk associated with a financial account, the system comprising:

a computer server accessible with a computerized device via a communications network; and executable software stored on the server and executable on demand, the software operative with the server to cause the system to:

receive informational data from an information source;

tagging the information with an indicator of the information source;

receive a financial transaction risk variable;

associate the informational data from an information source to the financial transaction risk variable; and

transmit the informational data associated with the financial transaction risk variable and a link to the information source.

17. (original) The computerized system of claim 16 wherein the information received is generated by a government agency.

a' 18. (original) The computerized system of claim 16 wherein the computerized device is a personal computer.

19. (original) Computer executable program code residing on a computer-readable medium, the program code comprising instructions for causing the computer to:

receive informational data from an information source;

tagging the information with an indicator of the information source;

receive a financial transaction risk variable;

associate the informational data from an information source to the financial transaction risk variable; and

transmit the informational data associated with the financial transaction risk variable and a link to the information source.

20. (original) A computer data signal embodied in a digital data stream comprising data relating to risk management, wherein the computer data signal is generated by a method comprising the steps of:

receiving informational data from an information source;

tagging the information with an indicator of the information source;

receiving a financial transaction risk variable;

associating the informational data from an information source to the financial transaction risk variable; and

transmitting the informational data associated with the financial transaction risk variable and a link to the information source.

- Q1 21. (original) A method of interacting with a network access device so as to manage risk relating to a financial transaction, the method comprising the steps of:

identifying risk variable to a risk management server;

receiving information related to the risk variable;

requesting a link to an information source associated with the information received related to the risk variable; and receiving a link to the information source.

22. (new) The method of claim 1 or 2 wherein the risk quotient is indicative of an amount of regulatory risk.

- Q2 23. (new) The method of claim 1 or 2 wherein the risk quotient is indicative of an amount of reputational risk.

24. (new) The method of claim 1 or 2 wherein the risk quotient is indicative of an amount of monetary cost to defend an adverse position or a fine.
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